## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No:	10/623,656	Confirmation No. 4748
Filed:	July 22, 2003	
Applicant:	James G. Gatto	This Amendment was electronically filed on December 2, 2009 using the USPTO's EFS-Website
Title:	ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM	
Art Unit:	2887	)
Examiner:	Karl D. Frech	) ) )
Attorney Docket: 94517 )		) ) )
Customer No: 22242		
P.O. Box 1	oner for Patents 450 , Virginia 22313-1450	

## **AMENDMENT**

Sir:

Under the provisions of 37 C.F.R. § 1.312, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 8 of this paper.

OK TO ENTER: /KF/

02/23/2010